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The Commercial Face of God: Exploring the Nexus Between the Religious and the Material

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THE COMMERCIAL FACE OF GOD:

EXPLORING THE NEXUS BETWEEN THE RELIGIOUS AND THE MATERIAL

by

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ABSTRACT

This paper explores the nexus between the cultural and the material by examining the ways in which religion and the economy are integrated in the context of economy-driven Singapore. The mutually constitutive relationships between the cultural and the material are explored through a discussion of the role of the state, capital and religious institutions in pulling together the sacred and the secular. Specifically, the analysis focuses on how the state harnesses religion ideologically in its economic development strategies; how capital harnesses the potential of religion in commercial enterprises in practical terms; and how religious institutions themselves behave as financial institutions. The ways in which individuals deal with these structural forces and the integration of the 'this-worldly' and the 'wholly other' are also discussed, illustrating the intersection between structural forces and individual experiences.

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INTRODUCTION

The important nexus between culture and economy is by no means a recent development nor a latter-day inclusion on the social science agenda. As Harvey pointed out in his foreword to Zukin's (1988:x) Loft Living, the artist, as one 'representative' of the cultural class, has always shared a position in the market system, whether as artisans or as "cultural producers working to the command of hegemonic class interest". Geographers, however, have been slow to analyse this integration of the cultural and the economic in explicit terms and it is only in recent years that a reworked cultural geography has considered the constitutive role played by culture in economic development and the way in which economic forces are in fact culturally encoded. This acknowledgement and analysis of a significant connection has, however, not extended to the intersection between religion and economics. In part, this is because religion has not been accorded the same attention as issues of race, gender and class in the retheorisation of cultural geography. For example, cultural geographical works written largely from a retheorised perspective over the last five years (for example, Jackson, 1989; and Anderson and Gale, 1992) tend not to have investigated religion, and as Jackson (1989:x) admits, it is a "most obvious omission". Indeed, apart from some recent exceptions, most existing work on religion has generally adopted traditional Sauerian-style analyses of landscapes (Kong, 1990).

Over the last few years however, there has been increasing recognition among geographers of the need to situate religious activities and experiences within the broader social and material relations in society (Levine, 1984; Kong, 1990; Cooper, 1992). Empirically, some innovative research has emerged, addressing the relationships between religion and the broader social and material context in a variety of ways. Following the emphasis on cultural politics in a retheorised cultural geography (Cosgrove and Jackson, 1987; Jackson, 1989; Anderson and Gale, 1992; and Duncan and Ley, 1993), the power relations that shape religious experiences and landscapes and the ways in which individuals and groups negotiate their meanings within this context have been explored in historical as well as contemporary situations (Duncan, 1985, 1990, 1993; Rawding, 1990; Kong, 1993 a & b). In another vein, geographers are also beginning to draw the links between religious experience of place and secular forms of landscape and place interpretation, recognising that each can and does inform the other (Cooper, 1991; Prorok, 1991; Kong, 1992; Grabiel, 1992). Finally, geographers have begun to draw explicit linkages between religion and economics in a variety of ways.

RELIGION AND ECONOMICS: GEOGRAPHICAL PERSPECTIVES

In the sociological camp, connections have long been drawn between religion and economics. Whether it is as the source of the capitalistic outlook (Weber) or the expression of economic relations of production (Marx and Engels), religion is clearly recognised as a factor operating alongside other aspects of human society. Within geography, such interconnections have been explored in a number of directions. First, the economic origins of religious (cultural) change have been explored, with hints of parallels with materialist analyses after the likes of Harvey (see Jackson, 1993:208). For example, economic incentives for promoting religion/religious places have been examined, particularly in relation to pilgrim sites. Both Dube (1968) and Ray (1983), for instance, document the tourism possibilities, both potential and

realised, of religious places, namely Varanasi in India and Bhutan respectively. The impacts of such promotion on urban form and religious lives have also been examined for particular places in some detail (see for example Rinschede, 1986). In many ways, such analyses adopt, albeit implicitly, the untenable assumption that religion (culture) is "the superstructural icing on the Marxist economic cake" (Jacobs, 1992:195).

Just as few geographers have ventured beyond the preoccupations with seeking the economic origins of cultural change to consider the constitutive role of culture in economic change, few geographers have examined the constitutive role of religion in economic development and change, with a few exceptions. Most notable are Isaac's (1959), Stanislawski's (1975) and Seavoy's (1983) analyses of how religion can serve as the motivation for economic activities. During a time when few geographers situated their analyses of economic activity within broader cultural contexts, Isaac (1959) did well to examine how location of an economic activity (citron production) and the historic shifts in such locations can be explained in terms of religious needs and fashions rather than economic forces. Specifically, the citron was introduced and spread by the Jews because it was a fruit necessary for their ritual celebration of the Feast of Booths. When Jews moved out of possible citron-growing areas, they had to acquire them from elsewhere rather than simply grow them in their new settlements because Jewish custom prohibited grafting, which implied that a forbidden object was being used for a holy purpose. Location of economic activity therefore did not reflect straightforward principles of economic location. Stanislawski (1975) similarly explores how the cult of Dionysus (the Greek god of wine and revelry) influenced the growth of commerce in wine. In particular, the spread of the cult widened the market for wine. Indeed, it was with such development that the organisation necessary to produce and distribute the product came about; as Stanislawski argued, commerce in wine spread because of a religious cachet. Seavoy's (1983) discussion of placer diamond mining among the Moslem peasants of southeastern Kalimantan takes the analysis one step further, revealing the complex interconnection between the sacred and the secular. The principal

motivation of those peasants who engage in placer mining is the hope of finding a large diamond. Its sale will allow the finder to go on a *haj* (pilgrimage) to Mecca. On his return, he can then become a religious teacher and will therefore not have to engage in physical labour anymore. This empirical study illustrates well the interconnectedness of religious and economic behaviour. Indeed, such communion of the religious and the economic is complete when the behaviour of religious institutions mirror that of financial institutions. This is best illustrated in Hamnett's (1987) innovative work which examines how the orientation of the Church Commissioners for England and Wales towards their land and property holdings are increasingly indistinguishable from that of financial institutions. He argues that the increasingly commercial attitude is reflected in their large scale disposal of low-yielding agricultural and residential property and subsequent reinvestment in higher-yielding commercial shop and office developments as well as disinvestment from Britain and reinvestment in the United States. In so doing, the Church Commissioners have in fact played a significant role in the post-war urban transformation of Britain.

Finally, a strand of research which fuses economic and religious imperatives has roots in a growing "Christian perspective" in geography (see Olliver, 1989 and Clark, 1991). Such a perspective encourages geographers to integrate the subject matter and principles of Christian thinking in their research, a call which Pacione (1990, 1991) has taken up. While his specific arguments have invited criticisms (Slater, 1992), his analysis of the role of the church in challenging urban deprivation in Britain at both the symptomatic and causal levels is an example of how empirical work can lead to "socially relevant" and "applied" conclusions.

AIMS

In this paper, I want to draw together these various threads of research that recognise the

important nexus between the religious and the economic by focusing on one empirical context where economic development has been accorded top priority by the state. Singapore, as one of the earliest newly-industrialised countries, is known to be one of Asia's four economic dragons, despite its well-known lack of natural resources. This has only been possible because most, if not all, policies apart from the explicitly economic have been formulated with economic considerations fully in view. Hence, education and population policies, for example, have been shaped according to how they can contribute to Singapore's economic development.[1] Under such circumstances, what is the nature of the confluence between the 'this-worldly' (economics) and what is oft-times the 'wholly other' (Otto, 1917) (religion)? I will illustrate that in the context of Singapore, the two are far from diametrically opposite poles. Indeed, the varied relationships between religion and economics (in both social and spatial terms) can be located along a spectrum: at the one end, religion bears the thrust of economic fetishism and insensitivity and religious individuals and groups learn to cope with the effects; at the other end, they are little different in behaviour from economic entrepreneurs in the pursuit of maximum profits.

EMPIRICAL BACKGROUND

Singapore's religious setting

Singapore is characterised by a high degree of religious heterogeneity, with the population in 1988 comprising Chinese religionists[2] (41.7 per cent); Christians (18.7 per cent); Muslims

[1]For instance, when industrialisation was a chief thrust of Singapore's economic development strategy in the 1970s, science and technical education were emphasised. Similarly, in order to ensure that Singapore continues on its path of economic excellence through harnessing the potentials of its human resources, the government in the mid 1980s adopted a pro-natalist policy with the better-educated in the belief that these were the people who would produce "more intelligent" offspring, better able to contribute to the country's development (see also Lim, 1992).

[2] I use the term "Chinese religionist" to include Buddhists, Taoists, Confucianists and those who subscribe to a syncretic mix of these religions.

(16.0 per cent); and Hindus (4.9 per cent). In addition, 1.1 per cent of the population adhere to other religions (such as Sikhism and the Bahai religion), while 17.6 per cent have no religion (Kuo and Quah, 1988:2). Because of such variation, the state has adopted a secular position in that there is no official state religion; there is freedom of worship; and all religious groups are meant to be treated fairly without favour or prejudice to any group, whether with majority or minority status.

Singapore: the economic miracle

Set against this religious background, I will now sketch out the path of Singapore's economic development over the last three decades. When Singapore gained independence in 1965, it was confronted with a range of problems, not least being high unemployment, low income levels and slum and squatter conditions. The state's priorities then were to mop up unemployment, raise income levels and provide decent housing for Singaporeans. With the People's Action Party at the helm, Singapore has since been propelled from a situation of low economic growth and high unemployment to one in which it has been accorded the distinction of being one of Asia's four economic dragons. This has been possible because the government ensured that there was political stability, adequate infrastructural facilities and a disciplined work force. Such conditions attracted multinationals which brought with them technology and skills as well as worldwide markets for products. By the early 1970s, Singapore's industrialisation programme, complemented by the services sector, had succeeded in lifting the country to a higher economic plane. The backbone of employment and housing problems had been solved and Gross National Product had increased several fold. From 1960 to 1970 and then to 1988, Singapore's GNP grew from S$2,193 million to S$6,140 million to S$49,864.5 million (Singapore 1989, 1989:46, 251). This growth is all the more remarkable given Singapore's lack of natural resources and its almost complete reliance on its human resources. Clearly, the

ideologies of pragmatism and excellence (see Chua, 1985), both of which are central to economic development, have to a large extent been accepted and acted upon by the population. In short, here is a people for whom economic values and motivations are strong. It is with this scenario in mind that I will now turn to a discussion of how the religious and the economic intersect in Singapore.

THE 'CULTURAL' AND THE 'MATERIAL': ANALYSING THE MUTUALLY CONSTITUTIVE RELATIONSHIP BETWEEN RELIGION AND ECONOMY

In order to explore the mutually constitutive relationship between the cultural (religion) and the material (economy) in the context of Singapore, I will organise my discussion along the lines of the roles of the state, capital and religious institutions in pulling together the sacred and the secular. In the following analysis, I will show first how the state harnesses religion ideologically in its economic development strategies; second, how capital harnesses the potential of religion in commercial enterprises in practical terms; and third, how religious institutions themselves behave as financial institutions.

State hegemony: harnessing religion in economic development strategies

In multi-religious Singapore, the state has taken upon itself the responsibility of demarcating acceptable roles for religion (Kong, 1993a). The position adopted with regard to the connection between religion and economics is paradoxical. On the one hand, the state is adamant that religious groups have no place to make any comments on economic issues: economic policy should be the purview of the state. As the former Prime Minister Mr Lee Kuan Yew (13 December 1988:4) has pointed out, religion looks after the "moral and social well-being" of a people but it should not be concerned with the economic and political needs of the population.

Homes for the aged and destitute, care for the poor and less fortunate, counselling for the 'misguided' (such as drug addicts), and childcare services are said to be some acceptable areas of activity for religious organisations. Indeed, as the former premier spelt out:

> What we want our religious and para-religious groups to do is to give relief to the destitute, the disadvantaged, the disabled, to take part in activities which will foster communal fellowship. Emphasis on charity, alms-giving and social and community work ... And priests [had] better stay out of espousing a form of economic system, or challenge the way we do things, social policy or theory (The Straits Times, 17 August 1987).

Ironically, at the same time, the teachings of religion are harnessed by the state to encourage religious adherents to strive for economic progress. For example, political leaders, in encouraging the Muslim community to work hard and improve their lot have invoked Islamic teachings abundantly. As Mr Othman Wok (the then Minister for Social Affairs) (13 March 1976) pointed out,

> ... [the] Prophet Muhammad ... showed us that in any development effort, success would never be achieved without hard work, earnestness, perseverance and sacrifice. These are the qualities that we must have in Singapore today in order to develop our nation and our society ...

These views were echoed by other political leaders who pointed to how the Holy Koran encourages discipline and how the fasting month of Ramadan develops stamina and determination, all of which are qualities that should be applied to work and study (Wong, 4 December 1971). Similarly, laziness and wastefulness are frowned upon: in the Koran, God is the creator who never stops creating and wasting of time, money, energy and so forth are all prohibited in the Koran. Long-term planning is encouraged in the sense that while busy with worldly affairs, Muslims must not forget the "hereafter". This ability to plan ahead is also of special import in national development (Rahim Ishak, 25 February 1979).

Buddhist teachings are also invoked for the same ends. Thus, in addressing a Buddhist

crowd, the Minister for Community Development Mr Wong Kan Seng (3 June 1985) suggests that in order to preserve the economic buoyancy of Singapore, Buddhist values of self-reliance, dedication, self discipline and hard work are important. In all these senses then, religious values are highlighted as those same values which can ensure the success of Singapore's economic development.

Such exhortations which emphasise the positive link between religion and economic growth culminate in the promotion of places of worship as tourist attractions. Given the extreme lack of natural resources in Singapore, tourism (with an explicit reliance on cultural resources) has been identified as one of the sectors that can profitably be promoted. Singapore's tourism promotion strategies are therefore highly aggressive (see, for example, Tourism Task Force Report, 1984). The Singapore Tourist Promotion Board (STPB), a statutory body, is charged with the responsibility of bringing in tourists to Singapore. A systematic analysis of the Official Guide Books and other promotional material produced by the STPB over the years reveals the importance attached to Singapore's multi-religious heritage in the exercise of 'selling Singapore'. Of the seven categories of attractions promoted, one is explicitly focused on places of worship, and churches, synagogues, temples and mosques are promoted as places to visit. In another three categories focusing on "interesting streets", "cultural heritage" and "islands", the religious factor also features as strong drawing points. Hence, "streets that talk" draw their character abundantly from places of worship: the "majestic" Sultan Mosque lends character to North Bridge Road and the "humble little Burmese Buddhist Temple" characterises Kinta Road, for example. Similarly, in the brochure enticing visitors to Kusu, an island to the south of mainland Singapore, the "poignant moments" when "devotees to the shrines and temples throw coins into the wishing well or pond" are promoted alongside the "blue lagoons and pristine white beaches". Hence, I would argue that religious places feature prominently in the STPB agenda as potential tourist draws. This is further reflected in the training programme for tour guides in Singapore. In order to qualify as licenced guides, the Singapore Tourist Promotion Board requires that all guides

undergo a training programme conducted by the Centre for Tourism-Related Studies. In both the classroom and field sessions of these courses, Singapore's religious heritage features significantly. For example, many aspiring guides are taken on field trips to Singapore's ethnic districts, namely Chinatown, Little India and Kampong Glam, and in all these visits, religious places (such as Sri Mariamman, *Thian Hock Keng*, Sultan Mosque and Masjid Hajjah Fatimah) are a compulsory part of the itinerary. The importance of religion to the tourist industry is further reinforced in the ways in which festivals are highlighted in the STPB's promotional literature. Of an average of fifteen different festivals promoted every year, only two to three are non-religious in character. Whether it is the Festival of the Hungry Ghosts for the Chinese, or the fire walking festival (Thimithi) of the Hindus, colourful brochures have been produced, encouraging tourists to partake in the "spectacle" and welcoming tourists to "any of the temple ceremonies". On the basis of such evidence, I would submit that religious festivals, like religious places, have been appropriated and given new meanings, namely economic ones.

Apart from the ways in which religious buildings are harnessed for commercial ends, the triumph of economic considerations is also evident in the way in which religious buildings are sometimes demolished or relocated to make way for other developments because it is the "economic" and "practical" way of planning. Examples include the Hindu temple Sri Sivan in Dhoby Ghaut, the Catholic Church of Our Lady Star of the Sea in Sembawang, the Central Sikh Temple in Queen Street, Angullia Mosque in Angullia Road, and the Kim Lan Temple in Narcis Street.[3] Often, religious buildings are not offered alternative sites, certainly not on a one-on-one basis, because it is "uneconomic" and "impractical" (Singapore Government Press Release, 1973). In this sense, the state, which acts as an "objective outsider" (Relph, 1976), treats religious buildings, like other buildings, as constituent parts of the planned landscape, which in turn is both the medium and outcome of Singapore's rapid modernisation and economic

[3] I have argued elsewhere (Kong 1993a:33) that the state claims its adherence to the principle of multiculturalism because religious buildings belonging to all the major religious groups in Singapore are equally subjected to relocation and demolition.

development. There is little, if any, consideration of the other meanings (sacred, personal, social) which are often invested in these buildings (Kong, 1992).

The role of capital

Apart from analysing the state's hegemonic arguments, the mutually constitutive relationship between religion and economy can also be examined via an exploration of the role of capital. The direct and indirect potential for economic gain arising from religious activities and places has been realised by capital at different scales in both the formal and informal sectors. For example, religious places have been harnessed for their economic potential by big commercial enterprises such as large multinational consortia. At the same time, religion has also been important in catalysing economic spin-offs for small scale local entrepreneurs who engage in tourist souvenir and religious paraphernalia businesses, sometimes in the formal economy and at others in the form of informal itinerant trades.

Perhaps the best example of how a religious place is harnessed for economic ends by large scale capital is the case of the Convent of the Holy Infant Jesus chapel and nuns' quarters in Victoria Street. Because these buildings stood on prime land, the state offered to exchange new sites for the nuns and the adjacent schools for this 2.8 hectare site. In 1983, the nuns and the schools moved out to various other sites and the chapel ceased to function as a religious place. Initially, there were no plans for conservation; instead, the likely scenario was demolition and redevelopment. Indeed, the chapel was desanctified. However, the Urban Redevelopment Authority, on behalf of the state, was soon to recognise the historical and architectural merits of the buildings, including the neo-Gothic chapel, the nuns' quarters, the orphanage and the dormitory for earlier boarders. It therefore began to solicit ideas for the conservation and adaptive re-use of these buildings. Eventually, to ensure that the project was economically viable, it was tendered out to the private sector and the successful bidders (Cloisters Investment, a

multinational consortium) have since started conservation work on the buildings. When completed, the developers have plans to encourage rental of the chapel for religious and cultural use. For example, they envisage the chapel to be used for Christian weddings, concerts or art exhibitions. The surrounding buildings will be given over to specialist retailing and food and beverage outlets. In this instance, the religious functions of once (and perhaps in the conceptions of some, still) sacred places have been far over-shadowed if not completely over-run by commercial intents.

Although not commanding the same resources as Cloisters, local tour companies, through their marketing strategies, also reflect the constitutive role of religion in their marketing strategies. Indeed, the state's recognition of the economic potential of religious places discussed in the previous section is clearly endorsed by practitioners in the tourist industry. The most revealing evidence is a tour tellingly named "East Coast Temple Jaunt" run by TourEast, offering a three-and-a-half hour experience of "the multi-ethnic modes of worship practised by the islanders". A Buddhist temple, "its air perpetually redolent with incense", is included in the itinerary, alongside Singapore's largest and certainly one of the most imposing religious buildings, the Sultan Mosque, and the 120-year-old Sri Srinivasan Perumal Temple with its "spectacular 65-foot multi-tiered 'gopuram' gateway encrusted with elaborate carvings". Even in many other tours which do not exclusively target places of worship, religion still emerges as one of the draws. For example, many city tours include a stop at *Thian Hock Keng*, Singapore's oldest Chinese temple; while many East Coast tours include a visit to the Temple of 1000 Lights and its neighbouring Dragon Mountain Temple (*Long San See*). Often, pictures of such religious places and people engaged in prayer are liberally featured in tour brochures.

Because of the promotion of religious places as tourist attractions, a flourishing tourist souvenir trade has emerged around, and sometimes even in, some places of worship. At the Chinese temple *Thian Hock Keng*, for example, items sold at the stall within temple compounds

range from distinctive Chinese fans to decorative umbrellas to the ubiquitous postcards while at the Buddhist Temple of 1000 Lights, postcards are sold alongside other religious paraphernalia. In this sense, religious bodies in fact endorse the promotion of religious places as tourist attractions. In addition, many places of worship also have shops selling similar souvenir items in their vicinity. Sometimes, these are exclusively tourist-oriented shops, such as Utamex at Telok Ayer Street near *Thian Hock Keng*, which sells items such as postcards, camera film, Singapore T-shirts, caps and canned drinks for the thirsty sightseer in the hot tropics. More often however, they are shops with other trades but which have capitalised on the tourist presence and hived off corners of their shops to stock tourist-related items or to run foreign currency exchange counters. Such examples can be found along Waterloo Street where the Buddhist *Kuan Yin* Temple stands and Telok Ayer Street where *Thian Hock Keng*, Al-Abrar Mosque and Nagore Durgha Shrine can be found. Many of the shopkeepers I spoke to cited the tourist market as providing an important supplement to their main earnings, though they were reluctant to specify the extent of its importance.[4]

Aside from economic spin-offs in the form of the tourist souvenir trade, many places of worship have given rise to the establishment of enterprises dealing with religious paraphernalia, both in the formal and informal sectors. In the case of the former, shops dealing in joss sticks, candles, incense burners, joss paper and other such items can be found near the *Kuan Yin* Temple in Waterloo Street in abundance. Specialist shops selling figurines of gods can also be found here. Many shopowners interviewed cited the draw of the temple as very important in their

[4] As part of the research for this paper, I interviewed shopkeepers and itinerant hawkers in the vicinity of religious places, including *Kuan Yin* Temple in Waterloo Street, *Thian Hock Keng* , Al-Abrar Mosque and Nagore Durgha Shrine in Telok Ayer Street, and Sultan Mosque in Arab Street. Issues explored include, for example, their motivational factors in location; the importance of the tourist and religious market in their trade; and their clientele. I also conducted in-depth interviews with 23 adherents of different religious groups on a range of issues, such as their religious upbringing, beliefs and experiences. The interviewees include Christians, Hindus, Muslims, Buddhists and syncretic 'Chinese religionists'. The material collected from this set of interviews will be discussed in a later section. For a full discussion of the methodology, see Kong, 1991).

decision to set up shop. Similarly, shops selling requisites for the Muslim pilgrimage to Mecca can be found along North Bridge Road opposite the Sultan Mosque. Their range of products include *Haji* caps, prayer beads, scarves and head-dresses. Likewise, in the parish halls of most Catholic churches, there are stalls selling religious literature, music tapes, rosaries, candles and the like.

Distinct from this impact on the formal sector, itinerant hawkers can also be found setting up make-shift stalls near religious places. On the first and fifteenth days of every lunar month[5] in particular, the street fronting Kuan Yin Temple is lined with hawkers selling items commonly offered by devotees to the gods: flowers, fruits, joss sticks, joss paper and the like. These operate with special licences which are seldom if ever granted to street hawkers in modern-day Singapore since a "cleaning-up" policy was adopted by the Environment Ministry.[6] A similar concession is granted to the stallholders who line Kandahar Street at Ramadan (the Muslim fasting month). The stallholders are licenced to set up stall on the roads in the late afternoon to early evening (4 p.m. to 8 p.m.), the time when Muslims break their fast. Many of the stalls peddle cooked Malay food though some also sell other goods such as table-linen and bedlinen. This trade is organised by the Masjid Sultan, which makes applications to the Urban Redevelopment Authority for the temporary use of the parking lots in Kandahar Street to set up tents; the Hawkers Department of the Ministry of Environment to allow for roadside hawking; the Public Works Department for the use of the roads; and the Traffic Police to deal with traffic problems. Many of the stallholders run their other businesses elsewhere normally, but take advantage of the religious festival season to engage in some extra trade. This flourishing of itinerant trade is also evident in the case of Kusu Island where the Chinese temple and hill-top Muslim shrine are popular pilgrim

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5 These are important days in the religious calendar when devotees often visit the temple and some observe a vegetarian diet as well.

6 As part of the effort to create a 'clean and green' Singapore, slums and squatter settlements and roadside hawkers were cleared, with hawkers resettled in purpose-built markets and hawker centres. This policy was first implemented in the 1960s (Wong and Ooi, 1989:801).

destinations in the months of October and November every year, receiving more than a hundred thousand pilgrims (The Straits Times, 6 October 1983). Enterprising hawkers seize the opportunity to do brisk business in food and drink throughout the period, differing from the Muslim stalls in Kandahar Street while paralleling those near the Kuan Yin Temple in that they are spontaneous rather than organised by a central body (such as the Masjid Sultan).

While many of the economic activities discussed above have some obvious connection with religious places and/or activities, the constitutive relationship between the material and the religious also emerges in less direct and less obvious ways, but which reflect nonetheless how economic forces are in fact culturally encoded. For example, to cater to a growing congregation and increasingly complex needs, churches have had to computerise their general accounting functions, keep account of promised contributions and maintain data on church goers. In response to this need, a computer firm, Acumen Software, came up with a customised product, Church Integrated Software (CIS), which has since carved a niche for itself in the religious market (The Straits Times, 9 November 1984). While such an intersection between religion and economics is not as obvious as the intersection arising from the establishment of trade in religious paraphernalia for instance, it is, in fact, in such less obvious connections that the more powerful statement is made about the insufficiently-acknowledged integration of the cultural and the material.

Religious institutions as financial institutions

Thus far, I have explored how religion and economics are integrated by the state and capital. In this sub-section, my intention is to explore how religious institutions themselves behave as financial institutions, a situation revealing the close integration of the cultural and the material.

Hamnett's (1987) analysis of the financial strategy of the Church Commissioners for England and Wales and how their behaviour is little different from that of financial institutions serves as the springboard to my discussion in this section of how religious institutions in economy-driven Singapore behave in their financial affairs. His discussion of how the Commissioners' financial actions were increasingly indistinguishable from those of financial institutions with their adoption of a "firmly commercial policy of income-maximization" (Hamnett, 1987:477) has prompted a basic question that I will address here: in economy-driven Singapore, to what extent do religious institutions act like financial institutions? To flesh out this issue, I pose two related questions. First, do religious institutions adopt an explicitly commercial approach to the management of their assets, for example, by seeking to maximise their income (often to fulfil their obligations in funding their personnel or for building and expansion purposes)? Second, how far do social and moral considerations influence their financial decision-making?

On the basis of varied evidence drawn from the Singapore context, I would suggest that different religious institutions do in different ways and to different extents act like financial institutions. Like all financial institutions, there is a concern to balance income and expenditure. In the case of most religious institutions, major sources of expenditure include the funding of their personnel[7] and costs related to religious premises (such as building and maintenance). Sources of income are diverse. Apart from varied sums normally gained from donations, it is not uncommon to find religious institutions holding shares and properties. The Methodist Church in

[7] This is true of different religious groups. To cite just two examples, the Methodist Church is expected to provide a salary for its pastors; make contributions towards the Central Provident Fund, a retirement fund, on behalf of the ministers and other full-time workers, as well as to provide for the welfare of its retired ministers and their dependents and other full-time church workers (The Book of Discipline of the Methodist Church in Singapore, 1976:138-9). Likewise, Hindu temples provide salaries for their priests, musicians and temple clerks (Das, 1958:76).

Singapore's assets, for example, can take the form of trust funds, securities, properties and money (for example, in fixed deposit accounts) (The Book of Discipline of the Methodist Church in Singapore, 1976:129). Indeed, the Emmanuel Tamil Annual Conference (one of three Methodist conferences in Singapore)[8] has investments in the form of shares and debentures in corporations (ETAC Official Journal, 1986) and in the budget year ending July 1987, it was expected to reap in S$70,000 in fixed deposit interest; S$25,000 from investment income; and S$440,000 from properties (ETAC Official Journal, 1986:125). Likewise, the Hokkien Huay Kuan (Clan Association), which is the trustee of Kim Lan Temple (Kim Tian Road), controls not only the temple's property, including the 1,293.6 square metres of land on which the temple stands, but also the tens of thousands of dollars worth of loan and debenture stock certificates (The Straits Times, 18 October 1983), the management of which indicates a policy of income maximisation. Such financial policies emphasising income-maximisation can further be evidenced in the specific transactions of religious institutions. The example of the Methodist Church's handling of its properties reveals this. In the mid 1980s when Singapore's property rental market suffered a depression, the level of income for the Church was significantly reduced and income accrued was inadequate to meet budgetted expenditure. In view of the situation, the Methodist Church decided to sell a proportion of its properties and chose to dispose of those in Stamford Road in 1985. Hence, a decision was made to sell the properties for close to half a million Singapore dollars (ETAC Official Journal, 1986:130) and to reinvest the money in other more profitable forms.

While there is little that is objectionable in income maximisation *per se*, doubts may emerge when a financial policy of income maximisation runs up against questions of social responsibilities. For example, the case of the Methodist Church, which owned 11 shops in Telok Blangah Road, raised some questions regarding the balance between rational financial policy and

[8] The Methodist Church is a connectional structure maintained through its chain of conferences. In Singapore, these include the Chinese Annual Conference, the Emmanuel Tamil Annual Conference and the Trinity Annual Conference.

social and moral considerations. The shops were leased out to tenants and in order to increase income for the church, it was decided in 1981 by the Trustees of the Church that rents should be increased (by nearly 300 per cent) to reflect market rates. This was particularly important since the main source of income for the Church was property rentals (ETAC Official Journal, 1986:126). If tenants did not accept the new terms, they were expected to move out. As reflected in a letter sent by the church's lawyer threatening to "commence legal proceeding for recovery of possession of the premises, damage and cost, without further notice if there should be any period of stayover", it appeared as if social considerations did not enter the initial decision-making process at all. The tenants negotiated with the church, which eventually agreed to stagger the rent hike so that the increase could be paid in three stages spread over approximately half a year (The Straits Times, 3 May 1981). While it may be said that social considerations did eventually influence the financial decision, they appear to have entered the decision-making process only marginally as a sort of "outer constraint" (Hamnett, 1987:477).

A second reservation that has been voiced regarding the way in which religious institutions behave like financial institutions stems from religious leaders themselves. Specifically, objections have been raised regarding the competitive (rather than giving and cooperative) way in which Christian denominations behave in their activities in the property market whereby they have manifested orientations entirely consistent with purely financial institutions. This is particularly so in their search for premises. As Redas (Real Estate Developers Association of Singapore) has commented: "Church groups form a competitive force amongst themselves when tendering for religious sites from the Housing and Development Board [HDB][9]." Indeed, churches make relatively high bids in the range of S$30 to S$40 per square foot, or roughly between S$320 and S$430 per square metre in spite of the relative

[9] The Housing and Development Board is a statutory board responsible for providing low-cost housing in Singapore. It works on the principles of new town planning whereby each new town is fairly self-sufficient with its mix of residential, retail, recreational, educational and other amenities.

unattractiveness of the HDB's 60-year contractual lease. Even though the reason may not be commercial -- the prospect of converting the huge HDB hinterland is great -- the result is a fierce financial competition between churches, extending even to competition for expensive private land (churches are often prepared to pay between S$40 and S$60 per square foot (S$430 and S$645 per square metre) for private land) (Business Times, 1 January 1987). This has prompted the Reverend Nga Tieng Chieng, the then first vice-president of the National Council of Churches of Singapore, to call on its members to "repent" and improve ecumenical relationships (The Straits Times, 29 July 1984).

In sum, the varied evidence suggests that in Singapore, various religious institutions have adopted financial policies and actions in which the goal of income maximisation features strongly. At the same time, their aims (of conversion, for instance, while religious in origin) have also involved them in instances of economic competition, akin to the behaviour of any financial institution. This constitutes, as Massey and Catalano (cited in Hamnett, 1987:480) suggested, an "adaption to capitalism". Yet, even in a country driven by economic imperatives, such adaption to capitalism sometimes evokes, at the level of the individual, reservations regarding the acceptable behaviour of religious institutions. It is to individual interpretations of and responses to the broader actions of state, capital and religious institutions that I will now turn.

INDIVIDUAL INTERPRETATIONS AND RESPONSES

Having analysed the intersection between the cultural and the material thus far by focusing on the interlocking roles of state, capital and religion in commercial transactions and economic development strategies, it is all too easy to leave this exploration without any consideration of humans as *active* agents who contribute to as well as deal with the consequences of such intersection. However, it is precisely in the ways in which individual lives are influenced

and transformed that broader structural and social changes gather human meaning. In this section therefore, I wish to highlight the fact that individuals are the *medium* through which the interconnections between the economic and the religious are realised, that is, individuals as entrepreneurs make possible the constitutive role of religion in the establishment and development of commercial enterprise. At the same time, individuals, and in particular, religious individuals, have to deal with the *outcome* of such an intersection when their religious beliefs, places and practices are confronted with economic values, motivations and activities. In the ensuing discussion, I will illustrate how individuals interpret, respond to and cope with external impositions on and (mis)appropriations of their religious places and beliefs.

The state's appropriation of religious teachings to encourage hard work and perseverance for economic improvements meets with varied responses from individuals. These, when polarised, stretch from those who adopt the ideological arguments and indeed, attempt to put to practice the recommended attitudes, to those who see through the hegemonic intents and reject the singularity of the state's interpretations. For example, Dollah, a Muslim interviewee agreed that discipline, hard work and perseverance are central Islamic teachings, and perhaps more importantly, that these can be specifically harnessed to improve the lot of Muslims in material terms. While he does not deny that the Holy Koran contains passages which warn against wealth, he is quick to point out that material wealth *per se* is not frowned upon, and that it is only when wealth is hoarded or vaunted rather than shared that it becomes unacceptable. Indeed, he admits that his entrepreneurial actions (he is a businessman) are often guided by profit motivation while his ability to persist is often a reflection of Islamic values. On the other hand, a Buddhist interviewee rejects the ideological leap between the fact that Buddhism teaches self-reliance, dedication and self-discipline and the suggestion that these values should egg Buddhists on to hard work for economic excellence. To him, it does not square with Buddhist exhortations to adhere to the "Middle Path", which recommends negotiation between the extremes of sensuality and asceticism. By suggesting that Buddhist values are to be used to encourage economic

superiority is, to him, to misappropriate them.

Having presented these opposing views from a Muslim and a Buddhist, I will hasten to add that divergences in views do not correspond to differing faiths. Neither do they correspond to socio-economic status so that it is impossible to suggest that interviewees use their religion as a means of justification for the level of their economic achievements. The distinction would appear to lie in individuals' chosen interpretations of their religious teachings, necessitating an extremely personal level of analysis and throwing into doubt any claims that geography "cannot and must not deal with personal religious experience" (Sopher, 1967:1).

The promotion or appropriation of religious places for tourism also evokes different responses from religious adherents. Some do accept that tourists may like to visit their places of worship. However, others object on the grounds that with tourism comes a redefinition of the meanings invested in what are after all "sacred places":

> ... the private, personal relationship between an individual and a deity becomes open to the public eye and made an object of curiosity ... [S]hrines, statues and the like become treated as pieces of art ... It is [considered] the height of insult and affront when tourists begin to put their arms around the statue of a god for a photograph (Kong, 1993b:347).

Hence, unless the rules are set by the religious groups or their leaders, I would argue that tourism to religious places should not be encouraged. In other words, the power of definition should be given back to those involved with the religious places and affected by changes. However, in Singapore where economic development has hitherto been accorded top priority, these remain ideals. This is best illustrated in the case of the Convent of the Holy Infant Jesus. Despite the petitions circulated and then presented to the Minister for National Development, President and Prime Minister in 1990 by the Old Girls' Association for the chapel to be preserved for religious purposes, plans have gone ahead to commercialise the complex, with assurances from the URA

that activities which are incompatible "with the original character of the complex, especially the chapel" will not be allowed (The Straits Times, 16 June 1990). Likewise, respective communities which have sought to resist the pragmatic and economic principles underlying the relocation and demolition of their religious buildings have failed (Kong, 1993b:354-355).

Religious institutions which behave like financial institutions present perhaps the most dilemmatic situation for religious adherents. While recognising the need for religious groups to fund their personnel and activities and maintain their premises, not all interviewees are comfortable with the ways in which religious institutions finance their needs, nor with the extent to which social considerations enter (or do not enter) the financial decision-making process. While some find difficulty in accepting even the idea of garnering income through investments in shares and debentures (regarding it as a form of gambling), others suggest that the ends justify the means. As to the question of the extent to which social considerations enter into financial decisions, the uneasy compromise confronting interviewees is evident in the varied defences they erect on behalf of religious institutions which have clearly acted on the basis of rational financial considerations and marginally on the basis of social/charitable considerations. For example, various issues confronted interviewees in the case of the Methodist Church as landlord discussed in the previous section. Who were the tenants facing the 300 per cent rent hike? Where would the extra income generated from the hike be channelled to? If the tenants were low-income families and the extra income generated were to be used, for example, to provide air-conditioning for a church, then the Church found few supporters. On the other hand, if the tenants could manage the rent hike and the extra income generated contributed to charity, for instance, then the hike would be more acceptable. That aside, that the Church should find itself in a situation where it has to balance its financial considerations and social responsibilities finds sympathisers among interviewees who recognise the financial needs that face rapidly growing religious institutions.

In sum, what I have sought to explore in this section are the ways in which individuals

deal with the intersection between the religious and the material. By discussing their adoption of ideologically hegemonic arguments, or their coping strategies where hegemony fails, I have illustrated how it is important to recall that structural forces are intimately linked to individual experiences and that it is necessary therefore to weave institutional and individual analyses.

CONCLUSION

Having presented the empirical evidence, it remains for me to summarise the discussions and to recast this work within the broader research contexts which I started with. To sum up, I have explored the nature of the confluence between the 'this-worldly' and the 'wholly other' in social and spatial terms, using Singapore as a case study. I have illustrated how the state, capital and religious institutions have in various ways drawn together the cultural and the material. Specifically, the state, through its hegemonic arguments, harnesses religious beliefs to support its economic development strategies. Capital translates that nexus into tangible projects, manifested in both formal enterprise and informal trade of varied scales. In turn, religious institutions themselves contribute to the realisation of that nexus through their financial decisions and actions.

Such structural analyses aside, from a humanistic perspective, it is important not to let the human individual slip away from analysis and it is in this light that I embarked on an exploration of how humans as *active* individuals contribute to as well as deal with the consequences of the intersection between the cultural and the material. Through such an analysis, I have shown first, that state hegemony is not total, as Gramsci (1971) suggested it would never be, and that in both material and ideological terms, there are those who reject the state's hegemonic arguments. Yet, the fact that individuals find ways of erecting defences for religious institutions which compromise social considerations is indicative of the penetration of state and capitalist ideology in Singapore, which has often privileged the economic over, *inter alia*, the cultural. Second,

even if individuals do not accept the ideologically hegemonic arguments of the state or the press of capitalism, I have also illustrated how religious individuals may often not have the power to define the use and meaning of their religious places when these have been appropriated materially or symbolically by capital.

To cast this analysis within the broader contexts of existing research, this paper is an empirical contribution to a growing literature which situates religion within the broader social and material relations in society. Here is evidence, drawn from one empirical context, of the constitutive role played by religion in economic development as well as of the ways in which economic forces are culturally encoded. Such research deserves further attention in different contexts where the relative balance of religion and economic concerns may differ from Singapore's situation.

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